

Information to identify the case:

Debtor 1	<u>Kristi Louise Frick</u>	Social Security number or ITIN	xxx-xx-9999
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14675-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristi Louise Frick

6/6/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kristi Louise Frick
Debtor

Case No. 19-14675-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 06, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2024:

Recip ID	Recipient Name and Address
db	#+ Kristi Louise Frick, 133 Rockport Drive, Egg Harbor Township, NJ 08234-5965
aty	+ Andrew L Miller, Law Office Of Andrew L Miller, 1550 New Road, Suite A, Northfield, NJ 08225-1100
r	Douglas R. Kurtz, BHHS Fox & Roach, 128 South New Rd. Route 9, Suite B4, Galloway, NJ 08205
518163386	+ BANK OF AMERICA, N.A., Frenkel Lambert Weiss Weisman & Gordon,, 80 West Main Street, Suite 460, West Orange, NJ 07052-5414
518162631	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518069276	+ Raymour and Flanigan, 1000 Macarthur BV, Mahwah, NJ 07430-2035
518233413	+ SPECIALIZED LOAN SERVICING, LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518069277	Selip & Stylianou, PO Box 363, Woodbury, NY 11797-0363
518530936	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518070659	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518128847	+ TD Bank, N.A., Schiller Kanpp Lefkowitz & Hertzell, LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 06 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 06 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jun 06 2024 20:51:54	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518069264	Email/Text: customercare@adminrecovery.com	Jun 06 2024 20:53:00	Admin Recovery, LLC, 45 Earhard Drive, Suite 102, Williamsville, NY 14221-7809
518069265	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 06 2024 20:51:00	Annie-Mac Home MortgageM, 1 Corporate Drive 360, Lake Zurich, IL 60047-8945
518251068	EDI: BANKAMER	Jun 07 2024 00:37:00	BANK OF AMERICA, N.A., PO Box 31785, Tampa, FL 33631-3785
518069266	+ EDI: BANKAMER	Jun 07 2024 00:37:00	Bank America, 4909 Savarese Circle, FL19080147, Tampa, FL 33634-2413
518069267	+ EDI: BANKAMER	Jun 07 2024 00:37:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518103067	+ EDI: BANKAMER2	Jun 07 2024 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518069268	+ EDI: CITICORP	Jun 07 2024 00:37:00	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
518227834	+ Email/Text: RASEBN@raslg.com		

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		Jun 06 2024 20:51:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518069272	+ EDI: CITICORP	Jun 07 2024 00:37:00	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
518243279	+ EDI: CITICORP	Jun 07 2024 00:37:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518069273	^ MEBN	Jun 06 2024 20:52:07	Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
518069269	EDI: JPMORGANCHASE	Jun 07 2024 00:37:00	Chase Bank, PO Box 1423, Charlotte, NC 28201-1423
518069270	EDI: JPMORGANCHASE	Jun 07 2024 00:37:00	Chase Bank, PO Box 15298, Wilmington, DE 19850
518069271	EDI: JPMORGANCHASE	Jun 07 2024 00:37:00	Chase Cardmember Services, PO Box 15548, Wilmington, DE 19886-5548
518834176	Email/Text: legaldivision@kheaa.com	Jun 06 2024 20:51:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518834177	Email/Text: legaldivision@kheaa.com	Jun 06 2024 20:51:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518579270	Email/PDF: resurgentbknotifications@resurgent.com	Jun 06 2024 21:01:31	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579269	Email/PDF: resurgentbknotifications@resurgent.com	Jun 06 2024 21:01:00	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518069274	+ EDI: NAVIENTFKASMSERV.COM	Jun 07 2024 00:37:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
518244968	EDI: PRA.COM	Jun 07 2024 00:37:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518069275	EDI: SYNC	Jun 07 2024 00:37:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
518251014	+ Email/Text: bncmail@w-legal.com	Jun 06 2024 20:53:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518250262	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 06 2024 20:52:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518530936	^ MEBN	Jun 06 2024 20:52:44	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518069278	+ EDI: SYNC	Jun 07 2024 00:37:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
518070659	^ MEBN	Jun 06 2024 20:52:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518069279	EDI: TDBANKNORTH.COM	Jun 07 2024 00:37:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240-7765
518126652	^ MEBN	Jun 06 2024 20:52:18	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518223942	+ EDI: CBSTDR	Jun 07 2024 00:37:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
518069280	+ Email/Text: ClericalSupport@tenagliahunt.com	Jun 06 2024 20:51:00	Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518069281	+ Email/Text: BAN5620@UCBINC.COM		

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Jun 06 2024 20:51:00

United Collection Bureau, Inc., 5620 Southwyck
Blvd., Suite 206, Toledo, OH 43614-1501

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew L. Miller	on behalf of Debtor Kristi Louise Frick millerar85252@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9